

STANDING CHAPTER 13 TRUSTEE OSMARIE NAVARRO MARTINEZ
REPORT OF ACTION TAKEN
MEETING OF CREDITORS

In re:

ANA MARIA OYOLA COTTO

Case No. 24-01701-EAG

Chapter 13

Attorney Name: ROBERTO FIGUEROA CARRASQUILLO*

I. Appearances Debtor <input checked="" type="checkbox"/> Present <input type="checkbox"/> Absent Joint Debtor <input type="checkbox"/> Present <input type="checkbox"/> Absent Attorney for Debtor <input checked="" type="checkbox"/> Present <input type="checkbox"/> Absent <input type="checkbox"/> I Protest <input type="checkbox"/> I Substitute	Date & Time: 5/30/2024 8:03:00AM <input checked="" type="checkbox"/> R <input type="checkbox"/> NR LV: to be determined ACP: to be determined Unsecured Pool: 0.00 <input checked="" type="checkbox"/> This is debtor(s) 2 Bankruptcy filing. Creditors: <div style="border: 1px solid black; height: 100px; margin-top: 5px;"></div>
II. Oath Administered <div style="text-align: center;"><input checked="" type="checkbox"/> Yes <input type="checkbox"/> No</div>	
III. Plan Date: 04/25/2024 Base: \$45,000.00 Payments 0 made out of 1 due. Confirmation Hearing Date: 6/21/2024 2:30:00PM Evidence of Pmt shown:	
Attorney's fees as per R. 2016(b) \$4,000.00 - \$262.00 = \$3,738.00	
IV. Status of Meeting <input checked="" type="checkbox"/> Closed <input type="checkbox"/> Not Held <input type="checkbox"/> Held/Continued <input type="checkbox"/> Held/Not Closed <input type="checkbox"/> Continued Continued Date: Comments:	
 <input type="checkbox"/> M.T.D. to be filed by Trustee: Debtor(s) failed to: <input type="checkbox"/> Appear: <input type="checkbox"/> Commence payments <input type="checkbox"/> Keep payments current <input type="checkbox"/> does (do) not qualify as a debtor (§109): <input type="checkbox"/> MTD Already filed, see Docket: to be determined <input checked="" type="checkbox"/> Other: to be determined	

**STANDING CHAPTER 13 TRUSTEE OSMARIE NAVARRO MARTINEZ
REPORT OF ACTION TAKEN
MEETING OF CREDITORS**

In re:

ANA MARIA OYOLA COTTO

Case No. 24-01701-EAG

Chapter 13

Attorney Name: ROBERTO FIGUEROA CARRASQUILLO*

(Cont.)

Trustee's Report on Confirmation

☐ FAVORABLE

☒ UNFAVORABLE

- ☐ Feasibility
- ☐ Insufficiently funded
- ☐ Unfair discrimination
- ☐ Fails disposable income
- ☐ Fails liquidation value test
- ☐ Insuarence quote

- ☐ No provision for secured creditor(s)
- ☐ Treat value of collateral separately
- ☐ No provision for insurance
- ☐ Tax returns missing
 - ☐ State - years
 - ☐ Federal - years

Pending/Items/ Documents:

- ☐ Assumption/Rejection executory contract
- ☐ Appraisal
- ☐ DSO Recipient's Information
- ☐ Evidence of being current with DSO
- ☐ Evidence of income

- ☐ Business Documents
 - ☐ Monthly reports for the months
- ☐ Public Liability Insurance
 - ☐ Premises
 - ☐ Vehicle(s):
 - ☐ Licenses issued by:

**STANDING CHAPTER 13 TRUSTEE OSMARIE NAVARRO MARTINEZ
REPORT OF ACTION TAKEN
MEETING OF CREDITORS**

In re:

ANA MARIA OYOLA COTTO

Case No. 24-01701-EAG

Chapter 13

Attorney Name: ROBERTO FIGUEROA CARRASQUILLO*

COMMENTS

ACP: 3

Household size: 1

Plan: $\$750 \times 60 = \$45,000$

Gen. Uns. Disbursement: 0% since none unsecured claim exist in this case as of today.

Attorney's fees: (Flat fee, $\$4000 - 262 = 3738$).

Matter(s):

- The 1st installment of the plan has not been made. The debtor(s) is(are) informed that it will be due on 5-25-2024.

Debtor avers that she sent payment.

- SUFFICIENCY OF THE PLAN, §1325(b): Plan is insufficiently funded to pay secured mortgage arrears of Proof of Claim no. 1 filed by BPPR.

OTHER:

- Per the ASUME's certification submitted debtor has an account receivable from child support in the amount of \$46,995.59. Said amount was not disclosed in Schedule AB. Per testimony, these amounts have been owed for years for her 2 eldest sons, one of which is over 30, She has not been able to receive these funds. Amend for disclosure purposes.

NOTE

- The debtor is informed that there is a liquidation value in the amount of \$975.00. Said liquidation value was generated since the debtor did not claim exempt of the full value (\$2,000) of his household goods. She only claimed exempt \$700.00.

Currently, since no unsecured debts were listed in this case and no unsecured claims were filed, present value was not generated in the liquidation value analysis. However, if an unsecured claim is submitted, a present value will be generated and must be disclosed in the fourth box of part 5.1."

Debtor was advised that if any additional amount is received from an insurance claim then any those additional non-exempt proceeds from debtors' claim against Universal Insurance Company should be paid into the plan.

**STANDING CHAPTER 13 TRUSTEE OSMARIE NAVARRO MARTINEZ
REPORT OF ACTION TAKEN
MEETING OF CREDITORS**

In re:

ANA MARIA OYOLA COTTO

Case No. 24-01701-EAG

Chapter 13

Attorney Name: ROBERTO FIGUEROA CARRASQUILLO*

Debtor avers that the amounts disclosed and claimed as exempt are the amounts actually owed.

s/Pedro R Medina

Date: 05/30/2024

Trustee/Presiding Officer

(Rev. 02/11)